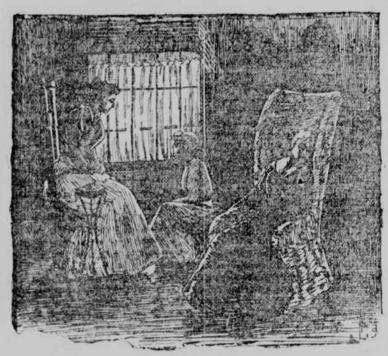


A narrow garden, with an old house at other, lies between the wall at the other, lies between the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night, there is all day and far into the night of how of the night of how out into the black the wall these is spring weather, small and in the drays; on the other street, the night of how out into the black hunder the drays; on the other street, the night of how out into the black hunder the drays; on the other street, the night of how out into the black hunder the drays; on the other street, the night of how out into the black hunder the drays; on the other street, the night of how out into the black hunder the drays; on the other street, the night of how out into the window, and moves across the silent rooms.

It is a very old house; the narrow English bricks have a worn look, as though the rains of many winters had blurred that anches. Over the front steps there is an iron area where a lamp the degree is an iron area where a lamp to the standard of the night of house, and fades, and leaded in a beautiful creaseon and leads in the night of house, it is a noiseless footstep, the tollering up the stalroase at the leader of a picture of the house is very bare and cheeres the front had not been all with the drawn of a picture of the house is very bare and cheeres, the farm of a picture of the house is very bare and cheeres, the farm of a picture of the house, the frame of a picture of the house, the farm of a picture of the street of the house is very bare and cheeres, the farm of a picture of the street and femenber. One feels it even in the garden; although indeed, this narrow oblong, stretched between the two streets, and shut in by the blank walls of houses, is a yard rather than a garden, for there is no galeity of flowers in it.



"DID MY MAMMA HAVE A BING LIKE YOUR'S?"

frock, which comes down almost to heels. Behind them walks a young an with pleasant, serious eyes, that wistfully sometimes, at the enclosing s. It is a very tranquil group; the l, sad face of age; the wide-eyed, sichild; the patient, dreaming young an

lent child; the patient, dreaming young woman.

Round and round they go; the fountain in the stone basin rises and fails, and rises again, in a thread of drowsy light; the sunshine, sifting through the plum trees, checkers the flagstones with a dancing step, as though to unheard music; sometimes, as if to keep time to it, the child plants her little feet on the flying, golden patches, and then the blind lady says, "Anne, you must walk more decorously." And the young woman reminds her, gently: "Anne, that disturbs your grandmother."

silence, in the strange, unceasing roar life that laps and beats outside its

den, full of sunshioe, iles like an island in filence, in the strange, unceasing roar of life that laps and beats outside its walls.

When the walk is over, these three people go back into the cool, still house and sit down in one of the shadowy rooms on the street side; it is a very large room with but little furniture in it, and with a few dark portraits—men in robes and bands, and zerious, stern women, who look at each other over the head of the child, as much as to say: "Let us forget that she belongs to us." Here an old, old negro brings in a tray on which is some bread and butter, two glasses of wine, and a silver cup of milk. Sometimes, while he waits for the tray, he blinks his small yellow eyes at Anne, with a curious sleepy contempt in them. Anne has never liked him, she is always glad when he shuffles out again with the empty glasses. She cats and drinks, standing up before her grandmother, smiling very much to herself, biting her bread into shapes of animals or stars.

Almost every day except on Sundays, the blind lady, when this luncheon is finished, sighs, and says with something of an effort, with something of deprecatory and beseeching in her tone. But the child must have some amusement—nothing which will make her light or rareless, but some amusement. Do you not agree with me, Jane West?"

"Indeed I do, madam."

And always, because of the warmth of the assurance from a person, herself young, and a woman, the grandmother bestates, and sighs again. Anne knows to much to urge, but her eyes crinkle libio a silent laugh of hatpiness.

"I was not strict enough with my—my dangher, in this matter of diversion; I know that! And yet, if I combine it with instruction, it cannot be harmfulfidene in moderation."

Anne knows very well the stages of the struggle when inpulse and will thus confront each other; she does not understand it, but some joyous instinct toly ber when to put an eager hand in her grandmother's, that she may load her credity across the room to a case of Muselal Glasses. The blind lady yi

lo, on a narrow neck of land, Twixt two unbounded seas I stand-Yet how unconsciously!

After that, they move back again, and the reminds the child that she has played to her because she was good:
"When you are good, it gives me pleasure to reward you," she tells her: "but I hope you observed the words, Anne, closely".

After that she falls asleep in her chair, and the young lady takes the little girls hand, and they go into the dining-room where they have lessons until half after twelve. Sometimes, the teacher puts her arm about Anne's waist, and lets the little brown head rest upon her shoulder. Sometimes Anne asks her about her own little girls; do they play games? Have they pretty frocks—"not ugly, like mine?" she says, deeply interested. Oftener she sais if, while she recites, she may wear Mrs. West's ring, a plain band of shining rold; it is given to her and she tries

"I fear she will scarcely understand it." the younger woman protests, gently. "Call her, Jane West! Call her. The Spirit can touch even a child's heart; even though it is black with the sins of her forciathers or mothers."

though it is black with the sing of her forefathers or mothers."

So Anne comes in, smiling; and sits upon a footstool at her grandmother's feet, and Jane West's pleasant voice reads on Anne plays a little game with her fingers; the middle finger of her left hand is the mother of a family; the forefinger, her eldest son; he is a carpenter, Anne says; the finger on the mother's other side is the young lady daughter, who wishes she could wear a slining ring, like Mrs. West's. The little finger is the little girl six years old; Anne is ten-but she remembers what it was to be six, and young. The small, square, stubborn thumb is the second son; his name is Jim. Anne is very fond of this game, she always plays it at worship, and when Jane West reads from the leather-covered book.

When the reader stops to turn over a page which clings dogcared to the page that follows, the blind old lady puts a tremulous hand on Anne's smooth head.

"Are you listening, Anne"

"Yes, grandmother."

"Listen attentively, my child."

"Yes, grandmother."

And Jane West reads on. The lines of sunshine from between the bowed shut-

"Listen attentively, my child."

"Yes, grandmother."

And Jane West reads on. The lines of sunshine from between the bowed shuiters slant into the room, and Anne moves her hand across one glittering streak, and out again, cutting it, she says, into yards of cloth of gold for her finger family. Jane West reads about the glory of God. Anne follows he pattern of the wall paper, which repeats and repeats a troubadour, singing under the walls of a green castle, embowered in pale green trees, that stand beside a green lake, wherein sit three white swans, motionless. Anne thinks that she would like to live in the castle; she would open one of the latticed windows in the tower, and ask this pretty gentleman with the little cloak hanging on one shoulder, and his brave sworll swinging from his belt, to come up and see her. Jane West closes her book gently.

"We have finished the chapter, madam."

"We have finished the chapter, madam,"
"Yes yes; I thank you my dear, Anne,
I hope you were attentive?"
"Yes, grandmother."
"Reflect upon it, Anne,"
"Yes, grandmother."

"Yes, grandmother."

Anne sits very still on the cricket to reflect. Jane West takes up a piece of delicate sewing; the blind woman falls asleep once more. Jane West's needle flashes in and out, and in again; Anne plays the finger game all over. She would like to ask a question, but her teacher, smiling shakes her head, and points to the sleeper. So Anne watches the afternoon light lift and lift on the opposite wall; she hears the hoarse voice of the street change, and fall, as the day fades and the room grows dusk, and still her grandmother sleeps. Jane West moves nearer to the window that she may see her work. Then Anne says, whispering, and smiling—Anne smiles very much, always—"Mrs. West, did my mamma have a pretty ring like yours?"

"No, Anne."

By and by the room is quite dark; Anne

"No, Anne."

By and by the room is quite dark; Anne leans her little rosy face on her grand-mother's knee; she wishes that the prickly black dress did not scratch her cheek. If she could live in the green castle, where the gentleman sings outside, she would wear a silk dress, oh, so soft, so smooth to touch! And! in the moonlight she would lean out of the window, and talk to the gentleman, and he would sing she is half asleep, but she smiles, and she decides that the next morning after the walk about the garden is over, and the lessons are finished, and she is alone again in the sunshine, she will play that she lives in a castle, and has a gold ring, and a lover to sing to her; and all the while, the petals of the plum trees will drift down like fragrant snow, and the patches of sunshine on the flagstones will come and go, and come and go, and bright,—Power.

Breine to gletal Polish.

Recipe to Steat Polish.

Recipe to Steat Polish.

The chemical laboratory of the Bavarian Industrial Museum publishes the following recipe for a machinery polish that has proved excellent for polishing machinery parts and keeping them bright. The polish is a pasty mass, and consists of a mixture of 15 parts of turgentine and alcohol until it becomes fluid, and then with a brush apply it to the articles and machine parts to be cleaned. After the evaporation of the alcohol the conting is to be removed with the aid of a dry mixture of 45 parts of animal charcolal and 25 parts of crocus, rubbed on the flagstones will come and go, and

## ETCHED AND SKETCHED.

Before putting a thought or two into something like intelligible shape for such hardened newspaper friends as remain away from church to find out whether Congress has advanced a step in the direction of setting itself untangled from that colossal sugar trust and tariff muddle, I would be untrue to my conscience if I passed unrecorded the capers of the mercury last week. Monday and Tresday were days long to be remembered from a thermotical standpoint, as you all know. Now, don't assume an expression of counterance as though you were decapitating a railroad spike with your teeth, crumple up the paper, and say: "That rewspaper reporter, like the inexperienced social caller, has gotten to the end of the rope, and gone to chirping about the weather," for you are mistaken. I can always find semething to zay. When my subjects get frazzled like some women's prospects for matrimony, what's the matter with "cussing" the office boy? But to come right back to practical patters, I walked up Main street last Tuesday, and about every other man I met, smiled as complacently as you piesse, and asked that most Estrowing of all questions: "Hot enough for you?" as though I hadn't been strexgling for hours to recall how the stow flakes looked on the top of the Presbyterian church in Sitka. When you are gusping for air on one of these ninety-sevenin-the-shade afternoons such as Old Sol sent down here last week, there is no more exasperating question in the world than the very ope that every fellow-swelterer in town is sure to ask you. You're tempted to ask him to join you in a fog on a Marshall-street nule car, or a jaunt to Fulton by way of revenge. Then you go straight home, blow out on the cook for not serving everything on crushed fee, exhaust all the abusive epithetic you can think of, and then manufacture a few to tack on to the name of your washerwoman for inserting an outce of starch in your handserchief, and wind up by arming yourself with a pick-axe and three bowe killing on crushed fee, exhaust all the abusive epithetic y

I don't know of any better time and place to get in a word for the Richmond Howitzers than just here. True I have instructions to "keep everything down," but that old song prevails in the office every saturday night, and right here is where I'm going to get ahead of the Editor. He can't possibly protest against allowing me a little space for praising the men who have imaugurated the movement to erect a monument to the women of the South, for his maternal relative and his better half are two of them, and the thing comes down to a sort of personal matter and appeals to his pride. I honestly believe that the erection of a monument to Southern women will, as it should, meet with universal approval throughout his fair land of ours. There are no more gallant men to be found in the world than right here in the South. They honor their women, they recognize the sterling worth of their mothers and sisters, and they hold above everything the virtue, the purity, and all that goes to make up the true womanhood of their

Sporting characters are frequently acts of general attention. Some of the have acquired the habit of staking the surplus funds upon the results of events of event and extent as to less all sense reverence, and bet on the most serious Right here in Richmoconfigurers have been known to put only attus on the results of dangers. man all humped up in a knot sped by at a two-forty rate.
"Another trivyele," murmured the with-ered looking individual.
"Her your pardon, that's a bicycle," ventured the sport.
"No, not you're mistaken," came the reply: "I guess I know a tricycle when I see it."

"Put up."

The money was staked.
"Now," said the withered man, "there's one wheel in front?"
"Yes."
"And one behind?"
The sport nodded.
"Well, if that rider hasn't got a wheel in his head, I'm a liar," concluded the withered man.
The bet hasn't been decided as yet, though every indication points to the withered man as the winner.

To the many admirers of the lamented.

To the many admirers of the lamented actor, Edwin Booth, it may be gratify-ing to know that his last appearance on Edgar Allan Poe Memorial fund. Poe's position in the literary world was equivalent to Booth's in the listrionic. Poe was, perhaps, the greatest poet America has ever produced. With a diction wenderful, a versification perfect, a genius brilliant, he painted a picture in every verse. He was a born poet whose talents any country should be proud to claim. And yet—an oft repeated tale—people didn't know it until he passed away. If I should ever write a paragraph that gives anyone a moment's pleasure, enightens a human being's mind with an idea, inspires a sluggish intellect to break its record by the concertion of some is a higher than a plate of soup. Oh, reckless, heartless newspaper reader! don't walt till I shuffle off the mortal coil and then put a sprig of Jimson weed on my mound; but mark this paragraph with a blue pencil, send it to your country cousin for perusal by the hearthstone, withhold the post-mortem sigh, and make it a coin.

Jack OF HEARTS.

THE INSURANCE COMPANY OF NORTH AMERICA, OF PHILADELPHIA.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1893, OF THE CONDITION AND AFFAIRS OF THE INSURANCE COMPANY OF NORTH AMERICA, OF PHILADELPHIA, ORGANIZED UNDER THE LAWS OF THE STATE OF PENNSYLVANIA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.

President, Charles Platt.
Secretary and Treasurer, Greville E. Fryer.
Assistant Secretary, John H. Atwood.
Principal office, 232 Walnut street Philadelphia,
Incorporated, April 14, 1734.
Commenced business as an association in 1792.

CAPITAL. ASSETS.

Account of Stocks, Bonds, and Treasury Notes of the United States, and of This State, and of Other States; and Also of Stocks and Bonds of Incorporated Cities in This State and of Other States, and of All Other Stocks and Bonds, owned Absolutely by the Com-\$ 118,720 00 49,000 00 27,500 00 202,000 00

43,200 00

30,000 00

26,500 00 12,980 00 10,000 00 111,000 00

372,900 00

117,000 00

437,500 00

95,250 00

36,000 00

121,000 00

14,250 00 5,800 00

6.250 00

107,000 00

169,500 00

38,760 00

53,500 00

55,000 00

43,000 00

1,750 00

34,160 00

52,000 00

151,500 00

42,400:00

51,500 00

136,400 00

\$4,532,257 44 \$4,532,257 44

25,000 00 12,000 00 10,000 00 111,000 00

100,000 00

250,000 00

75,000 00

5,000 00

50,000 00 30,000 00

100,000 00

150,000 00

97,000 00

50,000.00

38,000 00

50.000 00

150,000 00

200,000.00

31,000 00

50,000.00

| Walue. | W Pail River City loan, 5 per cent, gold,
due 1900, registered.
Burlington city loan, 8 per cent, due 1806.
East Lincoln (Illinois), 5 per cent.
City of Montreal, 4 per cent.
Western Springs, Cook county, Ill., warrants, 6 per cent.
City of Chicago warrants, 6 per cent.
Pennsylvania Raliroad Company's consolidated, 5 per cent, registered and
coupon.

coupon, Pennsylvania Railroad Company's con-solidated, mortgage registered bonds, 6 per cent. Philadesphia and Reading Railroad Com-pany's first mortgage, 6 per cent., due 1910 North Pennsylvania Railroad Company's bonds, general mortgage, 7 per cent, due 1902
North Pennsylvania Railroad Company's coupon bonds, 7 per cent, due '896.
Beividere and Delaware Railroad Company's first mortgage, 6 per cent, due 1902
Pennsylvania and North Pennsylvania

pany's first mortgage, 6 per sent, due 1802.

Pennsylvania and New York Canal and Railroad Company's bonds, 7 per cent, guaranteed by L. V. R. R. Co., 1906.

Lehigh Valley Railroad Company's consolidated bonds, 3 per cent, registered.

Lehigh Valley Railroad Company's 6 per cent annuity bonds.

Delaware Division Canal Company's bonds, 5 per cent, due 1808.

French Rentes, 415 per cent.

Lehigh Coal and Navigation Company's consolidated mortgage, 7 per cent, registered. 400,000 00

Easton and Amboy Railroad Company, first mortgage, guaranteed 5 per cent, registered
Philadelphia and Eric Railroad registered, 5 per cent, guaranteed by Pennsylvania Railroad Company
Chicago and Western Indiana Railroad first mortgage bonds, 6 per cent, cou-

Northern Central Railway Company's consolidated 6 per cent. general mort-rage, due 1904.

Pittsburg, McKeesport and Youghiogheny railroad, second mortgage, 6 per cent. Lebigh Valley railroad sterling 6 per cent. bends.

The Belt Railroad and Stock Yard Company, 6 per cent. due 1910, Indianapolis. Rergen County Railroad Company's first mortgage bonds, 8 per cent., coupon, due 1011 Car Trust of New York, No. 2., Series 5 43,000 00

per cent. 100 shares Philadelphia National Bank... 40 shares Philadelphia Bourse. 228 shares Chesapenke and Delaware Can-1,000 shares Insurance Company of North Mutual Insurance Scrip (Atlantic Mutual), e gistered and Baltimore Central rail-hiladelphia and Baltimore Central railistered, due 1911.
Delaware and Chesapeake railroad, first mortgage 4 per cent.
New York, Lake Erie, and Western railroad, 4½ per cent, third mortgage.
Stubenville and Indiana railroad, 5 per cent, first mortgage, registered.
Corning, Cowanesque, and A. R. 6 per cent, first mortgage.
New York, Lake Erie, and Western railroad, 6 per cent, collateral trust bonds.

bonds Terre Haute and Logansport railroad, exbends
Terre Haute and Logansport railroad, extension mortgage, 6 per cent.
Texas and Pacific Enliway Company's first mortgage, 6 per cent.
Louisville and Nashville railroad (Evansville and Henderson div.), first mortgage, 6 per cent.
Lekish Coal and Navigation general mortgage, 4 per cent.
Lekish Coal and Navigation general mortgage, 4 per cent.
San Antonia and Aransas Pass Railway Company's first mortgage, 4 per cent.
San Antonia and Aransas Pass Railway Company's first mortgage, 4 per cent.
guaranteed by South Pacific railway.
Wrecking Boat "North America".
Canada and Atlantic railroad, first mortgage, 5 per cent.
Jefferson railroad, first mortgage, 6 per cent. coupons.
McKessport and Belle Vernon railroad, first mortgage, 6 per cent.
Pennsylvania and New York Canal and Railroad Company's 4 per cent., registored Vettey Railway Company, first

Lehigh Voltey Railway Company, first mortgage, 4% per cent. Baltimbre Belt railroad, first mortgage, Baltimbre Belt ralifond, has included a per cent. Elizabeth ralifond, of Austria, 4 per cent. Elizabeth ralifond Company's consolidated bonds, 4% per cent. This a ralifond first mortgage 5 per cent. Philadelpella and Beading militand improvement mortgage, 6 per cent. Dehigh Valley Terminal Company's 5 per cent, registered Cincinnati, Hamilton, and Dayton ralifond, general mortgage, 5 per cent. Camben and Atlantic, 5 per cent, gold bonds. 150,000 00 50,000 00 50,000.00 Northern Pacific railroad (Bend d'Or-ville division), first mortgage, 6 per

Total par and market value (car-ried out at market value)......\$4,192,477 44

Account of Stocks, Bonds, and All Other Securities (except Mortgages)
Hypothecated to the Company as Collateral Security for Cash Actually Loaned by the Company, with the Par and Market Value of the Same, and the Amount Loaned on Each. 20 shares Pennsylvania Company for in-50 shares Insurance Company of North 50 shares Insurance Company of North 50 shares Insurance Company of North Total par and market value, and solve the company deposited in bank pany deposited in bank grown and there on the policies of the company deposited in bank pany deposited in bank grown than three months due—Fire. \$494.755.19: marine, \$350.507.69.

Bills receivable, not matured, taken for marine risks, \$109,074.12, the same past due, \$2,000.

Reinsurance claims on marine losses paid.

All other property belonging to the company, viz: Book debts due the Company.

LIABILITIES. Gross claims for losses against the company, adjusted and unpaid Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.

Losses resisted, including interest, costs, and other expenses thereon. Tetal gross amount of claims for losses. \$443,276 99
Deduct reinsurance thereon, \$21,888.44
and also salvage claims thereon, \$136,400
21,998 44 \$310,000 00

Net amount of unpaid losses.....\$421,278 55 Gross premiums received and receivable upon all unexpired
fire risks, running one year or less from date of policy,
fire risks, running one year or less from date of policy,
\$2.873.202.82; reinsurance premiums thereon at 50 per cent.\$1,486,601 61
Gross premiums received and receivable upon all unexpire

Less amount reinsured..... Gross premiums (including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$338,860.18; unearned premiums (100 per cent., 338,869 is

Amount required to safely reinsure all outstanding risks.

Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent. of the premium or deposit received.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection already decided from outstanding premiums, reinsurance, \$94,178,32; book debts due by company, \$52,778,37.

Total amount of all liabilities, except capital stock and net surplus. 4,568,741 73

Joint-stock capital actually paid up in cash 2,000,000 66

Surplus beyond capital and all other liabilities 1,865,533 67

INCOME DURING THE YEAR. Fire. Gross premiums and bills in course of collection at close of previous year.....\$ 402,702 17 \$ 480,578 41 \$3,477,578 40 Entire premiums collected during the year \$4,605,562 35
Deduct reinsurance, rebate, abatement, and return premiums. \$61,607 83 1,078,267 53

\$1,928,611 15 5,672,565 63 Received for interest on mortgages.

Received for interest and dividends on stocks and bonds, collateral and loans, and from all other sources, viz: Net perpetual premiums for the year

Deposit premiums received for perpetual fire risks \$25,294.08

Aggregate amount of income actually received during the year in \$6,081,037 22

EXPENDITURES DURING THE YEAR. 

1,042,108 44 Net amount paid during the year for \$2,559,537 21 \$1,768,210 52 4,327,656 73 losses
Cash dividends actually paid.
Paid or allowed for commission or brokerage
Paid for salaries of officers, clerks, general and special agents, and all employees
Paid for State and local taxes in this and other States.
All other payments and expenditures, viz: Advertising, postage, stationery, traveling expenses, etc.
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside).

\$18,419.45

Aggregate amount of actual expenditures during the year, in cash. \$6,368,005 17 BUSINESS IN THE STATE OF VIRGINIA DURING THE PAST YEAR.

Fire, marine, and infand risks written. \$2,184,436 00 \$418,400 00 Premiums received. \$2,501 79 2,150 28 1,0sses paid. \$49,490 01 1,351 75 1,0sses incurred. \$30,010 01 1,351 75

(Signed.) CHARLES PLATT, President, (Signed.) JOHN H. ATWOOD, Assistant Secretary.

Sworn to by the above-named officers on January 12, 1894, before Ed-Seal gar Dudley Faries, Notary Public, Philadelphia, Pa.

## N. WALKER & CO.

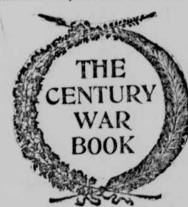
AGENTS,

1014 east Main street, Richmond, Va.



## The Progress of War,

From the days of the Revolution to the days of the Rebellion, even up to a later date, is clearly set forth in this majestic memorial of man's bravery.



It is a complete record of the events which led up to and finally culminated in the great civil war, that futile effort to disorganize the Union-strong however, in that it has made indissoluble this grand federation of sovereign

The Century War Book is a complete descriptive record of all the battles, sea and land; that were fought. It is what no other history is—it is infallible. It is even more. It is the concentrated thought and knowledge of each side of the issue as each side desires it to be known,

